February 15, 2023

For Informational Purposes 293 MAIN ST OWEGO NY 13827-1615

## **Account Information:**

		Contact Us		
Policy Holder Details :	GARY J. WILLIAMS O.D. FAMILY EYECARE, P.C.	Need Help?		
	,	Chat online or call us at		
		(866) 467-8730.		
		We're here Monday - Friday.		

Enclosed please find a Certificate Of Insurance for the above referenced Policyholder. Please contact us if you have any questions or concerns.

Sincerely,

Your Hartford Service Team



## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 02/15/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATIONIS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER			CONTACT NAME:	CONTACT NAME:						
SMITH BROTHERS INSURANCE LLC 01311428			, ,	(557) 151 1111						
825 VESTAL PARKWAY WEST			· · · ·	(A/C, No, Ext): (A/C, No):						
VESTAL NY 13850				E-MAIL ADDRESS:	E-MAIL ADDRESS:  INSURER(S) AFFORDING COVERAGE  NAIC#					
				INSURER(S) AFFORDING COVERAGE						
			insurer a : Proper	INSURER A: Property and Casualty Insurance Company of Hartford						
INSURED			INSURER B:	INSURER B:						
GARY J. WILLIAMS O.D. FAMILY EYECARE, P.C.			INSURER C:	INSURER C:						
293 MAIN ST   OWEGO NY 13827-1615		INSURER D :	INSURER D:							
OWEGO NT 13627-1613			INSURER E :	INSURER E :						
				INSURER F:	INSURER F:					
COV	ERAGES C	ERTII	FICATE	NUMBER:	IMBER: REVISION NUMBER:					
IND CEF	S IS TO CERTIFY THAT THE POLICII ICATED.NOTWITHSTANDING ANY F RTIFICATE MAY BE ISSUED OR M	EQUIR	EMENT, ERTAIN,	TERM OR CONDITION OF	OF ANY CONTRAC	CT OR OTHER POLICIES DES	DOCUMENT WITH RESPI CRIBED HEREIN IS SUI	ECT TO WHICH THIS		
INSR	RMS, EXCLUSIONS AND CONDITION		UCH PO		POLICY EFF	POLICY EXP				
LTR	TYPE OF INSURANCE	INSR		POLICY NUMBER	(MM/DD/YYYY)	(MM/DD/Y YYY)	LIMI	TS		
-	COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED			
	CLAIMS-MADE OCCUR						PREMISES (Ea occurrence)			
							MED EXP (Any one person) PERSONAL & ADV INJURY			
_										
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	_		
_	JECTLOC						PRODUCTS - COMP/OP AG	G		
	OTHER:						COMBINED SINGLE LIMIT			
[	AUTOMOBILE LIABILITY						(Ea accident)			
	ANY AUTO						BODILY INJURY (Per person	)		
ALL OWNED SCHEDULED AUTOS AUTOS							BODILY INJURY (Per accider	nt)		
	HIRED NON-OWNED AUTOS						PROPERTY DAMAGE			
_	AUTOS						(Per accident)			
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE			
	EXCESS LIAB CLAIMS-						AGGREGATE			
-	DED RETENTION \$	-								
<b>—</b>	DED RETENTION \$ WORKERS COMPENSATION						✓ PER OT	H-		
	AND EMPLOYERS' LIABILITY						X STATUTE ER			
	NY Y/N ROPRIETOR/PARTNER/EXECUTIVE			01 WEC AC1LRJ	01/01/2023	01/01/2024	E.L. EACH ACCIDENT	\$100,000		
^	OFFICER/MEMBER EXCLUDED?	N/A		UT WEC ACILKS	01/01/2023	01/01/2024	E.L. DISEASE -EA EMPLOYE	\$100,000		
i	(Mandatory in NH) f yes, describe under						E.L. DISEASE - POLICY LIMI	т \$500,000		
1	DESCRIPTION OF OPERATIONS below									
DESCR	RIPTION OF OPERATIONS / LOCATIONS /	/EHICLE	S (ACOR	D 101, Additional Remarks S	chedule, may be atta	ched if more space	e is required)			
	e usual to the Insured's Operations		•		, •	·	. ,			
	TIFICATE HOLDER				CANCELLA					
For Informational Purposes					SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED					
293 MAIN ST OWEGO NY 13827-1615					BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.					
- CW2-CO NT 10027 1010					AUTHORIZED REPRESENTATIVE					
					C + C +					
					Susan S. Castaneda					

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